Towns County Herald

Legal Notices for August 22, 2012

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF Calvin Gibbs Lane

All creditors of the Estate of Calvin Gibbs Lane, late of Towns County, Georgia de-ceased, are hereby notified to render in their demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate

payment. This the 27th day of July, 2012. Gerald Lane, Personal Representative 10 Otranto Lane Columbia, SC 29209 803-251-1377 T(Aug8,15,22,29)B

NOTICE TO DEBTORS AND CREDITORS

All creditors of the Estate of Lawrence E. Usher, late of Towns County, Georgia de-ceased, are hereby notified to render in their demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate payment. This the 24th day of July, 2012. Bruce L. Ferguson, Attorney for

Pamela Sue Andrews, Executor of the Estate of Lawrence E. Usher PO BOX 524 Hiawassee, GA 30546 706-896-9699

T(Aug1,8,15,22)B

NOTICE TO DEBTORS AND CREDITORS TO: All creditors of John L. Clements, late of

Towns County, Georgia: On behalf of Martha C. Elliott, now de-ceased, you are hereby notified, pursuant

to O.C.G.A. 53-7-92, to render in your de-mands to and all persons indebted to said estate to: John L. Clements

c/o Kevin Tharpe - Attorney for the Estate 405 Broad Street

Gainesville, GA 30501 T(Aug22,29,Sept5,12)P

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA IN THE INTEREST OF

SEBRINA NICOLE BLAINZ DOB: 06-15-1998

SEX: FEMALE

A CHILD under eighteen years of age case no. 139-12J-22A NOTICE OF DEPRIVATION HEARING

TO: JOHN DOE, putative father of the abovenamed child.

CRYSTAL ALMY, mother of the abovel child

By Order for Service by Publication dated the _____ day of August, 2012, you are hereby notified that on the 22nd day of June, 2012, the Towns County Department of Family and Children Services, Georgia Department of Human Services, filed a Petition for Termination of Parental Rights against you as to the above-named child alleging that the child is deprived and that your parental rights to the child should be terminated. You are required to file with the Clerk of Juvenile Court, and to serve upon Special Assistant Attorney General Alfred Chang, an answer in writing within sixty (60) days of the date of the Order for Ser-

vice by Publication. This Court will conduct a final hearing upon the allegations of the Petition for Termina-tion of Parental Rights against you on the 6th day of November, 2012, at 9:30 a.m. at the Union County Courthouse, Blairsville,

Georgia. be represented by a lawyer at all stages of these proceedings. If you want a lawyer, you may choose and hire your own lawyer. If you want to hire a lawyer, please contact your lawyer immediately. If you want a lawyer but are not able to hire a lawyer without undue financial hardship, you may ask for a lawyer to be appointed to represent you. The Court would inquire into your financial circumstances and if the Court finds you to be financially unable to hire a lawyer, then be financially unable to hire a lawyer, then a lawyer will be appointed to represent you. If you want a lawyer appointed to represent you, you must let the Court or the officer of this Court handling this case know that you want a lawyer immediately. WITNESS, the Honorable Gerald Bruce, Judge of said Court, this the _____ day of August, 2012. Judge Gerald W. Bruce

Judge Gerald W. Bruce Towns County Juvenile Court Enotah Judicial Circuit

T(Aug22,29,Sept5,12)B

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Derek D Taylor and Mary Ann W Taylor to National City Mortgage Co. dated May 12, 2003 in the amount of \$121,800.00, and recorded in Deed Book 273, Page 15, Towns County, Georgia Records: as last transferred to PNC Bank National Associa-tion by assignment; the undersigned, PNC Bank National Association pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in October, 2012 during the legal hours of sale, at the Court-house door in Towns County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit: All that tract or parcel of land lying and being in Land Lot 125, 17th District, 1st Section, Towns County Georgia, containing 2.413 acres as shown on a plat of survey by Tamrok Associates, Inc., dated 9/24/99, recorded in Plat Book 24, page 164, Towns County Records which description on said plat is incorporated herein by reference. The property is subject to the overhead power lines and power pole as shown on said plat

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Constance Renee Mazur to Mortgage Electronic Registration Systems, Inc. dated March 4, 2005, and recorded in Deed Book 329, Page 95, Towns County Re-cords, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, NA by Assignment, securing a Note in the original principal amount of \$182,500.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, September 4, 2012, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in

said Deed, to-wit: ALL THAT TRACT OR PARCEL. OF LAND LY-ING AND BEING IN LAND LOT 193, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.750 ACRES, BEING DESIGNATED AS TRACT TWO (2) AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSO-CIATES, INC., JAMES L. ALEXANDER, R.S. #2653, DATED NOVEMBER 5, 2001, RECORD-ED IN PLAT BOOK 27, PAGE 214, TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. SUBJECT TO MATTERS AS SHOWN ON

ABOVE REFERENCED PLAT.

Said property is known as 26 Martin Road, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any.

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any as-sessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security

Deed first set out above. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security

Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed. The property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Con-stance Renee Mazur or a tenant or tenants. The proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including at-

torney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law. Wells Fargo Bank, NA as Attorney-in-Fact for Constance Renee Mazur File no. 12-033571

SHAPIRO & SWERTFEGER. LLP*

Attorneys and Counselors at Law 2872 Woodcock Blvd., Duke Building, Suite 100

Atlanta, GA 30341-3941 (770) 220-2535/KMM

WWW.Swertfeger.net *THE LAW FIRM IS ACTING AS A DEBT COL-LECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Г(Aug8,15,22,29)В

NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by Dan-iel Barrett to United Community Mortgage Services, Inc, dated April 22, 2004, recorded in Deed Book 302, Page 308, Towns County, Georgia Records, as last transferred to PNC Bank, National Association by assign-ment to be recorded in the Office of the Clerk of Superior Court of Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUN-DRED FIVE THOUSAND AND 0/100 DOLLARS (\$205,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad va-lorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342, 800-532-8654. Please understand that the secured creditor is not required by law to negotiate, amend or modify the tarms of the mort. amend, or modify the terms of the mortinstrument. To the best knowled and belief of the undersigned, the party in possession of the property is Daniel Barrett or a tenant or tenants and said property is more commonly known as 2101 Ferguson Town Road, Hiawassee, Georgia 30546. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. PNC Bank, National Association as Attorney in Fact for Daniel Barrett McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ras 9/4/12 Our file no. 5512012-FT15 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 92, 17th District, 1st Section, Towns County, Georgia, containing 7.625 acres as shown on a plat of survey by Tamrok Associates, Inc., dated 8/14/98, recorded in Plat Book 23, Page 212 Towns County Records which description on said County Records which description on said plat is incorporated herein by reference. The property is conveyed subject to the easement granted to Blue Ridge Mountain EMC as recorded in Deed Book 113, Page 380, Towns County Records. The property is conveyed subject to the road right of way as shown on said plat. The property is restricted against mobile homes and commercial chicken or hog farming. The prop-erty is subject to the septic tank serving the adjacent 1.327 acre parcel which lies north and west of the above described property. Less and Except: All that tract or parcel of land lying and being in Land Lot 92, 17th District, 15 Section, Towns County, Georgia, containing 0.938 acres, as shown on a plat of survey by Patterson & Dewar Engineers, Inc. P.S. data October 15, 2001. recorded Inc., R.S., dated October 15, 2001, recorded in Plat Book 27, Page 237, Towns County Records which description on said plat is incorporated herein by reference. MR/ras 9/4/12 Our file no. 5512012 - FT15 T(Aug8,15,22,29)B

NOTICE OF JUDICIAL FORECLOSURE STATE OF GEORGIA TOWNS COUNTY

Pursuant to O.C.G.A. § 44-3-109, the Declaration of Condominium for Sunset Bay, a Condominium, recorded at Deed Book 374, Page 661 et seq. Towns County Georgia Records, and the Judgment of the Towns County Superior Court entered against Dorn Properties, Inc. dated April 3, 2012, Civil Action Number 11-CV-342DB, there will be sold by Towns County Sheriff's Office at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, to wit September 4, 2012, the following property:

Tollowing property: All that tract or parcel of land lying and being in District 17, Land Lot 52, 1st Sec-tion, Towns County, Georgia and being more particularly described as Unit 402, located in Building 1403, Phase II, of Sunset Bay, A Condominium, as described in the Declara-tion of Condominium for Sunset Bay a Contion of Condominium for Sunset Bay, a Con-dominium, as recorded in Deed Book 374, Pages 661-692, as amended in Deed Book 378, Pages 213-219, and as amended add-ing Phase II in Deed Book C-1, Pages 35-39 and 43-47, Towns County, Georgia records. Said Declaration of Condominium for Sun-set Bay, a Condominium, as amended, be-ing incorporated hereby by reference.

Property is conveyed subject to all restric-tions, easements, and other matters as contained in the aforedescribed Declaration of Condominium for Sunset Bay, a Condominium, as amended.

The above described unit is conveyed together with the exclusive right and use of slip No. 24, Dock B, of the multi slip within (or to be constructed within) Sunset Bay, a Condominium, the use of which is more particularly provided for in the aforemen-tioned Declaration of Condominium, as amended

The debt secured by the Condominium lien, which currently totals \$14,281.42 has been and is hereby declared due be-cause of failure to pay the indebtedness as and when due in the manner provided for in the Declaration of Condominium for Sunset Bay, a Condominium, as amended. The debt remaining in default, this sale will be made for the purpose of paying same and all expenses of the sale, as provided in the Georgia Condominium Act, O.C.G.A. § 44-3-70, et. seq., and the Association's recorded Declaration (notice of attempt to collect attorney's fees having been given). The excess, if any, will be distributed to the person or persons legally entitled thereto. The street address, according to the present numbering system is 1403 Lakeside Road, Unit 402, Hiawassee, Georgia 30546. To the best knowledge and belief of the

undersigned, Dorn Properties, Inc. or its tenant(s) are in possession of the unit. The unit will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and in-spection of the property, (c) the Declaration of Condominium for Sunset Bay, a Condominium, as amended, recorded at Deed Book 374, Page 661, et seq., Towns County, Georgia Records, and (d) all matters of record superior to the Condominium lien first set out above pursuant the priority of liens established by 0.C.G.A. Section 44-3-109, and any other encumbrances, zoning ordi-nances, restriction, covenants and matters of record superior to the Condominium lien first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the United States Bankruptcy Code, and (2) final confirmation and audit of the status of the lien with the holder of the Or-

der to foreclose. Sunset Bay Condominium Association, Inc. Lisa Fuerst

Pankey & Horlock, LLC 4360 Chamblee Dunwoody Road Suite 500

Atlanta, Georgia 30341 770-670-6250 THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER

By virtue of the power of sale contained in a Deed to Secure Debt by David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Cham-plain, Trustee of the Lisa R. Champlain Trust dated November 26, 1997, as Amended and Restated Trust dated February 20, 2006 to Mortgage Electronic Registration Sys-tems, Inc. ("MERS") as nominee for United Community Mortgage Services, Inc., dated November 17, 2006 and filed for record No-vember 17, 2006 in Deed Book 389, Page County Georgia r re-recorded on Dec ember 11 in Deed Book 391, Page 627, Towns County, Georgia records, and securing a Note in the original principal amount of \$250,000.00; last transferred to CitiMortgage, Inc. by Assignment, filed for record in Deed Book 515. Page 490, Towns County, Georgia records, there will be sold at a public outcry for cash to the highest bidder before the Courthouse door of Towns County, Georgia, between the legal hours of sale on the first Tuesday in September, 2012, by CitiMortgage, Inc. as Attorney-in-Fact for David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Cham-plain, Trustee of the Lisa R. Champlain Trust dated November 26, 1997, as Amended and Restated Trust dated February 20, 2006 the following property to-wit: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOTS 65, 79 AND 80, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, AND BEING LOT SIX (6), CONTAINING 1.93 ACRES. MORE OR LESS AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, DAT-ED AUGUST 15, 1987, RECORDED IN PLAT BOOK 11, PAGE 281 OF THE TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS CONVEYED SUBJECT то THE RESTRICTIONS OF RECORD PERTAIN-ING TO SPRINGWOOD SUBDIVISION AS RE-CORDED IN DEED BOOK 99, PAGE 425-426 TOWNS COUNTY, GEORGIA RECORDS, AND AS AMENDED BY INSTRUMENT RECORDED IN DEED BOOK 132, PAGE 680, AFORESAID CLERK'S OFFICE, AND BY AMENDMENT DATED MARCH 16, 1995, RECORDED IN DEED BOOK 133, PAGE 685-686 IN THE TOWNS COUNTY, GEORGIA RECORDS, ALSO AS AMENDED BY AMENDMENT DATED MARCH 29, 1995, RECORDED IN DEED BOOK 134, PAGE 113-114 OF THE TOWNS COUNTY, **GEORGIA RECORDS** THE PROPERTY CONVEYED SUBJECT TO THE POWER LINE EASEMENT GRANTED TO BLUE **RIDGE ELECTRIC** PROPERTY CONVEYED SUBJECT TO A COV-ENANT RUNNING WITH THE LAND WHICH MAY BE ENFORCED BY ANY SUBDIVISON LOT OWNER THAT THERE WILL BE NO CLEAR CUTTING OF TIMBER. The above described property is also known as 656 LINDSAY DRIVE, YOUNG HAR-RIS. GA 30582. The indebtedness secured by said Deed to Secure Debt having been declared due and payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purpose of paying the same and all expenses of sale, includ-ing attorney's fees, if applicable. The property will be sold as the property of the aforesaid grantor subject to the follow-ing: all prior restrictive covenants, easements, rights-of-way, security deeds, or encumbrances of record; all valid zoning ordinances; matters which would be disclosed by an accurate survey of the property or by any inspection of the property; all outstanding taxes, assessments, unpaid bills, charges, and expenses that are a lien against the property whether due and pay-able or not yet due and payable. Pursuant to O.C.G.A. § 44-14-162.2, the

NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY By virtue of a Power of Sale contained in that certain Security Deed from BRANDON GLEN HICKS to BANK OF HIAWASSEE dated August 9, 2007, recorded in Deed Book 413, Pages 64-71, and as modified in Deed Book 442, Page 594, and Deed book 442, Page 263, TOWNS County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of FIFTY FIVE THOUSAND SIX HUNDRED NINETY EIGHT AND 00/100 DOLLARS (U.S. \$55,698.00) with interest thereon as provided for therein, said Secu-rity Deed having been last sold, assigned, Transferred and conveyed to CADC/RADC VENTURE 2011-1, LLC, recorded in Deed Book 505, Pages 414-417, TOWNS County, Georgia records, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of TOWNS County, Georgia within the lengt hours of sale on Georgia, within the legal hours of sale on the first Tuesday in SEPTEMBER, 2012 the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING

AND BEING IN LL 45 & 46, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, TRACT 2, AND CONTAINING 1.275 ACRES, MORE OR LESS AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR SURVEYING & MAPPING, INC., DATED 08/04/06, AND RECORDED IN PLAT BOOK 36, PAGE 176, TOWNS COUNTY, GEOR-GIA RECORDS.

SAID PLAT IS INCORPORATED HEREIN BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. ALSO GRANTED HEREIN IS AN EASEMENT FOR INGRESS AND EGRESS OVER THE TEN FOOT GRAVEL ROAD KNOWN AS SPRINKLES DRIVE. AS SHOWN ON SAID PLAT, FOR THE PURPOSE OF AC-CESSING UPPER BELL CREEK ROAD FROM

TRACT 2. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including but not limited to the nonpayment of the indebtednumber to the nonpayment of the indebtedness remaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorney's fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property; spe-cial assessments; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way and any other

matters of record superior to said Security Sabal Financial Group, L.P., 465 North Halstead Street, Suite 130, Pasadena, California 91107, telephone number 949-517-0801, as loan servicer for CADC/RADC VENTURE 2011-1, LLC, is the entity that has full au-thority to negotiate, amend, and modify all terms of the mortgage with the debtor.

Please understand that the secured creditor is not required by law to negotiate, amend or modify the terms of the mortgage instrument. Notice has been given of inten-tion to collect attorneys fees in accordance with the terms of the note secured by said deed.

acea. To the best knowledge and belief of the undersigned, the party in possession of the property is Brandon Glen Hicks or a tenant or tenants, and said property is more com-many known ac

monly known as: Tract 2 Sprinkles road, Hiawassee, Georgia

30546. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security

CADC/RADC VENTURE 2011-1, LLC as Attorney in Fact for BRANDON GLEN HICKS **Contact: Bonny Powell** Perrie & Associates, LLC 100 Galleria Pkwy., N.W. Suite 1170 Atlanta, GA 30339 (678) 501-5777 File No.: SA12-0010 THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT OR TO ENFORCE THE TERMS AND CONDITIONS OF THE SECURITY DEED. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. T(Aug8,15,22,29)B

NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT

Under and by virtue of the power of sale contained in that certain Deed to Secure Debt from Russell Wayne Walls and Wendy J. Walls and Margie E Walls to The Mort-gage People Co. in the original principal amount of \$102,000.00 dated 10/09/2001, and recorded in Deed Roby 238 page 350 and recorded in Deed Book 228, page 350, Towns County records, said Security Deed being last transferred and assigned to Citi-Mortgage, Inc. in Deed Book 516, Page 678, the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, during the legal hours of sale, on the first Tuesday of September, 2012 by CitiMortgage, Inc., as Attorney-in-Fact for Russell Wayne Walls and Wendy J. Walls and Margie E Walls the following described property:

Tollowing described property: All that tract or parcel of land lying and be-ing in Land Lot 198, 18th District, 1st Sec-tion, Towns County, Georgia, being Lot Six (6) of Oak Knoll Subdivision, containing a total of 0.817 acres, being shown in two (2) tracts, Tract One (1) containing 0.768 acres, and Tract Two (2) containing 0.040 acres and Tract Two (2) containing 0.049 acres and Tract Two (2) being in the road right of way, on a plat of survey by Alexander Surveying & Mapping, Inc., H. Samuel Walker, R. S. #2835, dated 9/28/01, recorded in Plat Book 27 page 204 Towns County records which description on said plat is incorpo-rated herein by reference and made a part hereof. The property is conveyed subject to the utilities as shown on the above plat. The property is subject to those Protective Covenants and Restrictions for Oak Knolls Subdivisions as recorded in Deed Book 91, pages 706-707 Towns County records. Property known as: 2446 Oak Knoll Drive,

Hiawassee, GA 30546 The indebtedness secured by said Deed to Secure Debt having been declared due and

payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purposes of paying the same and all expenses of sale, in-cluding attorney's fees, (notice having been given as provided by law).

The property will be sold as the property of The Aforesaid Grantors subject to the following:

(1) all prior restrictive covenants, easements, rights-of-way or encumbrances; (2) all valid zoning ordinances; (3) matters which would be disclosed by an accurate survey of the property; (4) the outstand-ing ad valorem taxes and assessments, if any; (5) unpaid water and sewage bills, that constitute liens against the property, whether due and payable or not yet due and payable; and (6) matters of record superior to the security deed first set out above. CitiMortgage, Inc. holds the Note and referenced Security Deed and services the loan on behalf of Federal National Mortgage Association, the current owner of your loan. Pursuant to 0.C.G.A Section 44-14-162.2 the name of the person or entity who has the full authority to negotiate, amend, or modify the terms of the aforementioned indebtedness is:

CitiMortgage, Inc.

1000 Technology Drive 0'Fallon, MO 63368

PHONE: 866-272-4749

Nothing contained in this Notice of Sale shall obligate the holder and/or owner to negotiate, amend, or modify said indebted-

ness. To the best of the undersigned's knowledge and belief, the party in possession is Rus-sell Wayne Walls and Wendy J. Walls and Margie E Walls. CitiMortgage, Inc., as Attorney-in-fact for Russell Wayne Walls and Wendy J. Walls and Margie F Walls.

and Margie E Walls. This law firm is acting as a debt collector attempting to collect a debt, any informa-tion obtained will be used for that purpose. Pendergast & Associates, P.C. South Terraces, Suite 1000 115 Perimeter Center Place Atlanta, GA 30346 Atlanta, GA 30340 Phone – (770) 392-0398 Toll Free – (866) 999-7088 www.penderlaw.com Our File No. 12-06146

NOTICE OF SALE UNDER POWER

T(Aug8,15,22,29)B

NOTICE OF SALE UNDER FOWER GEORGIA, TOWNS COUNTY Under and by virtue of the Power of Sale contained in that Deed to Secure Debt given by RICHARD NAMON JR. AND MARTA MARI DETUYA to Bank of Hiawassee, being dated May 18, 2006, recorded in Deed Book 374 Pages 651-655, Towns County Georgia records, last assigned to Citizens South Bank, in Deed Book 486, pages 790-798, Towns County, Georgia records, said Deed to Secure Debt being given to secure a note from Richard Namon, Jr. and Marta Mari Detuya to Bank of Hiawassee dated May 18, 2006, in the original principal amount of \$24,152,72 with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns Courty, Georgia, within the legal hours of sale on the first Tuesday in September 2012, the following described property: "All that tract or parcel of land lying and be ing in Land Lot 7 & 30, District 17, Section 1, Towns County, Georgia and being known as Lot Eleven (11) Old Brasstown Estates, containing 0.913 acres, more or less, as shown Land Surveying, Inc., dated May 13, 2002 as recorded in Plat Book 28, Page 134, Towns County, Georgia records, sad plat being in-corporated herein by reference for a more complete and legal description.

File #- 10

Map/Parcel Number: 29B-39 Defendant(s) in FiFa: Collins, Anthony Current Property Owner: same as Defendant(s) in FiFa

Reference Deed: 371/782 Property Description: All and only that parcel of land designated as Tax Parcel 298-39, in Towns County, Georgia, Land Lot 56, 17th District, 1st Section, containing 1.244 acres, mor or less, being Lot 39, Shallow Creek at Hiawassee, Phase I, as shown in Plat Book 28, Pages 250-251, described in Deed Book 371, Page 782. Tax Years Due: 2007-2011 File #- 32

Map/Parcel Number: 2-14 Defendant(s) in FiFa: Garrett, Doris Current Property Owner: Garrett, Mrs Homer Lee

er Lee Reference Deed: U1/64 Property Description: All and only that parcel of land designated as Tax Parcel 2-14, in Towns County, Georgia, Land Lot 36, 17th District, 1st Section, containing 1.00 acre, more or less, described in Deed Book U1, Page 64. Tax Years Due: 2005-2010 File #-34

File #- 34

File #- 34 Map/Parcel Number: 44A-16 Defendant(s) in FiFa: Leithead, Roger B., JR Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 162/126

Property Description: All and only that parcel of land designated as Tax Parcel 44A-16, in Towns County, Georgia, Land Lot 117, 18th Land District, 1st Section, being 0.217 acres, more or less, Lot 13, Westmoreland Subdivision, shown in Plat Book 22, Page 50, described in Deed Book 162, Page 126, known as 441 Twin Oaks Road.

Tax Years Due: 2006-2010

File #- 40

Waterview Drive. Tax Years Due: 2005-2010

File #- 46

File #- 47

Page 388.

File #- 50

File #- 52

Tax Years Due: 1998-2010

File #-40 Map/Parcel Number: H2-38N Defendant(s) in FiFa: Pirkle, Susan Anne (aka Susan A Pirkle) Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 251/221 Property Description: All and only that parcel of land designated as Tax Parcel H2-38N, in the City of Hiawassee, Towns County, Georgia, Land Lot 79, 18th Land District, 1st Section, containing 0.082 acres, more or less, known as Tract One (1). Unit A.

more or less, known as Tract One (1), Unit A, being part of Lot 11, Waterview Subdivision,

shown in Plat Book 28, Page 213, described

in Deed Book 251, Page 221, located on

File #- 46 Map/Parcel Number: 3-5 Defendant(s) in FiFa: Rollins, Derrick Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 292/584

Property Description: All and only that parcel of land designated as Tax Parcel 3-5, in Towns County, Georgia, Land Lot 54,

9-3, in towns county, deorgia, Land Lot 34, 9th Land District, 1st Section, being 1.065 acres, more or less, Property of Kathleen League, as shown in Plat Book 18, Page 28, described in Deed Book 292, Page 584. Tax Years Due: 2003-2010

Map/Parcel Number: 31-65 Defendant(s) in FiFa: Shook, Kimberly Meschelle, Estate, IN REM, All Heirs Known

& Unknown Current Property Owner: same as Defendant(s) in FFa

Reference Deed: 87/388 Property Description: All and only that par-

cel of land designated as Tax Parcel 31-65, in Towns County, Land Lot 116, 18th Dis-trict, 1st Section, containing 3.00 acres,

more or less, described in Deed Book 87,

File #- 50 Map/Parcel Number: 31-63A Defendant(s) in FiFa: Sutton, Cecero Sr, Estate, IN REM, Bon Jerry Sutton, Executor Current Property Owner: same as Defendant(s) in FiFa Reference Deed: Paranethy Description: All, and only thei

Property Description: All and only that parcel of land designated as Tax Parcel 31-63A, in Towns County, Georgia, containing

1.1 acres, more or less, Twin Mountain. Tax Years Due:

File #- 52 Map/Parcel Number: 18-27E Defendant(s) in FiFa: Todd, John E. Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 214/744 Property Description: All and only that parcel of land designated as Tax Parcel 18-27E, in Towns County, Georgia, Land Lot 49, 17th Land District, 1st Section, being 0751 acres more or less shown in Plat

which has the property address of 1988 Barrett Rd, Hiawassee, Georgia., together with all fixtures and other personal prop-

erty conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions liens, and other superior matters of record which may affect said property.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Notice has been given of intention to col-lect attorneys' fees in accordance with the terms of the note secured by said deed. Said property will be sold as the property of Derek D Taylor and Mary Ann W Taylor and the proceeds of said sale will be applied to the payment of said indebtedness, the ex-pense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

PNC Bank National Association

Attorney in Fact for Derek D Taylor and Mary Ann W Taylor McCurdy & Candler, L.L.C.

(404) 373-1612 ww.mccurdycandler.com

Towns County Herald

Publication Dates:08-09-2012.08-16-2012. 08-23-2012, 08-30-2012, 09-06-2012, 09-13-2012, 09-20-2012, 09-27-2012 File No. 12-06123 /FHA/kjenrette THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. T(Aug8.15.22.29.Sept5.12.19.26)B

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from SHANNON JANENE HOGSED AND BRANDON SCOTT HOGSED to BANK OF HIAWASSEE, dated August 3, 2006, recorded August 4, 2006, in Deed Book 379, Page 692, and modified at Book 407, Page 111, at Book 437, Page 53, and at Book 446, Page 270, Towns County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Thirty-Nine Thousand Seven Hundred Fifty-Three and 16/100 dollars (\$239,753.16), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to SFR Venture 2011-1, LLC, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns County, Georgia, within the legal hours of sale on the first Tuesday in September, 2012, all property described in said Secu-rity Deed including but not limited to the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 98, 18TH DISTRICT, 1ST SECTION OF TOWNS COUNTY, GEORGIA, BEING LOT 6 CONTAINING 1.908 ACRES, More or Less, of Tantrough Farms, Phase II, as shown on a plat of Survey BY NORTHSTAR SURVEYING & MAPPING INC., W. GARY KENDALL RLS #2788, DATED FEBRUARY 27,2006 AND FILED AND RE-CORDED IN PLAT BOOK 35. PAGES 277-278 TOWNS COUNTY, GEORGIA RECORDS. SAID DESCRIPTION IS HEREBY INCORPORATED HEREIN BY REFERENCE. ALSO CONVEYED HEREWITH IS THE RIGHT OF INGRESS, EGRESS AND UTILITIES OVER AND ACROSS THE TANTROUGH FARMS SUBDIVISION, Phase I and Phase II Roads. Subject to ALL MATTERS AND CONDITIONS AS SHOWN on above referenced plat of survey. SUBJECT TO THE RESTRICTIONS AND COV-ENANTS FOR TANTROUGH FARMS SUBDIVI-SION FILED AND RECORDED IN DEED BOOK 311, PAGES 767-770, AS AMENDED, IN DEED BOOK 365, PAGES 283-284, AS RE-RECORDED IN DEED BOOK 365 PAGE 461-463, AND AS AMENDED IN DEED BOOK 366, PAGES 751-752, TOWNS COUNTY, GEORGIA RECORDS.

id legal description being controlling, however the property is more commonly known as 7131 NELL VIEW SPUR, HIAWAS-SFF GA 30546

The indebtedness secured by said Security beed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including but not limited to the nonpayment of the indebted-ness as and when due. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold on an "as-is" ba-sis without any representation, warranty or recourse against the above-named creditor or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assess-ments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed.

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Margie Johnson and Sammy Johnson to Oceanmark Bank, F.S.B. dat-ed November 22, 1995 in the amount of \$67,500.00, and recorded in Deed Book 140, Page 330, Towns County, Georgia Records; as last transferred to The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA by assign-ment; the undersigned, The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in September, 2012 , during the legal hours of sale, at the Courthouse door in Towns County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract of land lying and being one arre, more or less, of Lot of Land #72 in the 18th District and 1st Section of Towns County, Georgia, as shown on a plat of survey made by C.E Fraley, R.S., on December 2, 1968, said plat reading as follows: Beginning at the point where the road

forks; thence with the centerline of the right hand road South 76 Degrees East 265 feet to a point; thence with the centerline of another road North 32 Degrees East 182 feet to a point; thence North 54 Degrees, 30 Minutes West 190 feet to a point in the centerline of the left hand road first mentioned above; thence with the centerline of said road South 44 Degrees, 30 Minutes West 165 feet to a point; thence continu-ing along said centerline of the road, South 46 Degrees West, 115 feet to the Point of

Beginning. which has the property address of 1152 Forge Estate Road, now known as 1140 Old Forge Estates, Hiawassee, Georgia., to-gether with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, ease-ments, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed. Said property will be sold as the property of Margie Johnson and Sammy Johnson and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA

name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows

CitiMortgage, Inc. 5280 Corporate Drive Attn: Default Mail Services Frederick, MD 21703 Phone: HAT Program: 866-272-4749 Fax: 866-989-2089 or 866-989-2088 The foregoing notwithstanding, nothing in 0.C.G.A. § 44-14-162.2 shall be construed

to require CitiMortgage, Inc. to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. CitiMortgage, Inc

as Attorney-in-Fact for David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Champlain, Trustee of the

Lisa R. Champlain Trust dated November 26, 1997, as Amended and Restated Trust dated February 20, 2006 SHIIPING. MORSE & ROSS, L.L.P.

By: S. Andrew Shuping, Jr. 6259 Riverdale Road, Suite 100

Riverdale, GA 30274 770-991-0000

THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE

USED FOR THAT PURPOSE. T(Aug8,15,22,29)B

NOTICE OF SALE UNDER POWER, TOWNS COUNTY

ursuant to the Power of Sale contained in a Security Deed given by Bilal A. Khodr to JP-Morgan Chase Bank, N.A. dated 2/10/2012 and recorded in Deed Book 508 Page 349, TOWNS County, Georgia records; as last transferred to JPMorgan Chase Bank, National Association by Assignment filed for record in TOWNS County, Georgia records, conveying the after-described property to secure a Note in the original principal amount of \$ 202,921,00, with interest at the rate specified therein, there will be sold ndersigned at public outcry to the highest bidder for cash before the Courthouse door of TOWNS County, Georgia, within the legal hours of sale on the first Tuesday in September, 2012 (September 4, 2012), the following described property: ALL THAT PARCEL OF LAND IN TOWNS COUNTY, STATE OF GEORGIA, AS MORE COUNTY, STATE OF GEORGIA, AS MORE FULLY DESCRIBED IN DEED BOOK 399, PAGE 300, ID# 0060 001H, BEING KNOWN AND DESIGNATED AS LOT 8, SECTION 1, WHITE OAK RETREAT, FILED IN PLAT BOOK 399, PAGE 300, RECORDED 03/09/2007. ALL THAT TRACT OR PARCEL OF LAND LY-NG AND BEING IN LAND LOT 2024 1571 ING AND BEING IN LAND LOT 234, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.758 ACRES, AND GEORGIA, CONTAINING 0.758 ACRES, AND GEORGIA, CONTAINING 0.758 ACRES, AND BEING SHOWN AS LOT EIGHT (8) OF WHITE OAK RETREAT SUBDIVISION ON A PLAT OF SURVEY BY LANDTECH SERVICES, INC., JAMES L ALEXANDER, G.R.LS. NO, 2653, DATED JANUARY 23, 2004, AND RECORDED IN PLAT BOOK 36, PAGE 245, TOWNS COUN-TY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REF-FRENCE AND MADE A PART HEREOF, SUB-JECT TO AN INGRESS/EGRESS EASEMENT RECORDED IN DEED BOOK 52, PAGE 342, TOWNS COUNTY, GEORGIA RECORDS. SUB-JECT TO A FIFTY FOOT (50) ROAD RIGHT OF WAY OF WHITE OAK COURT AND FIFTY FOOT (50) ROAD RIGHT OF WAY OF WHITE OAK LANE AS SHOWN ON SAID PLAT. SUBJECT TO A EASEMENT IN FAVOR OF BLUE RIDGE MOUNTAIN ELECTRIC MEMBERSHIP COR-PORATION AS RECORDED IN DEED BOOK PORATION AS RECORDED IN DEED BOOK 107, PAGES 29-30 AND DEED BOOK 301, PAGES 455-456 TOWNS COUNTY RECORDS. THE PROPERTY IS CONVEVED SUBJECT TO THE DECLARATION OF RESTRICTIONS, LIMI-TATIONS AND COVENANTS AS RECORDED IN DEED BOOK 326, PAGES 220-223 TOWNS COUNTY RECORDS. SUBJECT TO ANY EASE-MENTS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD OR AS SHOWN ON SAID PLAT. Tax/Parcel ID: 0060 001H The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-vided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the came made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as 1703 White 0ak Forest, Hiawassee, Georgia 30546 together with all fixtures and per-sonal property attached to and constituting a part of said property if any to the beet a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the the party (or parties) in possession of the subject property is (are): Bilal A. Khodr or tenant or tenants. Said property will be sold subject to: (a) any outstanding ad valorem taxes (includ-ing taxes which are a lien, but not yet due and payable), (b) the right of redemption of any taxing authority (c) any mathers which any taxing authority, (c) any matters which might be disclosed by an accurate survey and inspection of the property, and (d) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to 0.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclo-sure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above. JPMorgan Chase Bank, National Association as agent and Attorney in Fact for Bilal

USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Ronald H. Browning and Jimmie Anne Brown-ing to Mortgage Electronic Registration Systems, Inc as nominee for E-LOAN, INC. its successor and assigns, dated Novem-ber 10, 2008, recorded in Deed Book 445, Page 252, Towns County, Georgia Records, as last transferred to JPMorgan Chase Bank, National Association by assignment to be recorded in the Office of the Clerk of Superior Court of Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWEN-TY-FIVE THOUSAND AND 0/100 DOLLARS (\$125,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, the following described property:All that tract or parcel of land lying and being in Land Lot 145, 18th District, 1st Section, Towns County, Georgia, being Tract 2, containing 1.315 acres as per Survey For Ronald H. Browning & Jimmie Anne Browning, at Plat Book 28, Page 54, Towns County, Georgia records, which description on said plat is incorporated herein by reference and made a part hereof. Subject to all easements and rights of record. The debt secured by said Security Deed has been and is hereby de-clared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale. as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). JPMorgan Chase Bank, National Associa-tion holds the Note and Security Deed to the above-referenced property and services the above-referenced loan on behalf of the current owner of the loan: Federal National Mortgage Association ("Fannie Mae"). »JP-Morgan Chase Bank, National Association can be contacted at 800-446-8939 or by writing to 3415 Vision Drive, Columbus, OH 43219, to discuss possible alternatives to foreclosure, and has the full authority to negotiate, amend or modify the terms of the loan. Said property will be sold subject to any outstanding ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of re-cord superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Ronald H. Browning and Jimmie Anne Browning or a tenant or ten-ants and said property is more commonly known as 728 Bearmeat Spur, Hiawassee, Georgia 30546. The sale will be conducted ect (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. JPMorgan Chase Bank, National Association as Attorney in Fact for Ronald H Browning and limmie Anne for Ronald H. Browning and Jimmie Anne Browning Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.jflegal.com MSP/vai 9/4/12 Our file no. 1528211-FT20 T(Aug8,15,22,29)B **STATE OF GEORGIA, COUNTY OF TOWNS**

NOTICE OF JUDICIAL SALE "CAVEAT EMP-

THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA, COUNTY OF TOWNS, NO-TICE OF JUDICIAL SALE "CAVEAT EMPTOR" in the City of Hiawassee, on the Tues, Sept. 4th. 2012 between the hours of 10:00 am and 4:00 pm, there will be sold on the step of the Towns County Courthouse, at 48 River Street, at public cryout, to the highest bidder for cash, the following property: The Property will be sold subject to all prior

easements, covenants, restrictions, and ncumbrances of record. The aforesaid Property, or a portion thereof, may be possessed by Mary & Ray Everett. The Property is being levied on to satisfy the Writ of Fieri Facias (collectively hereinafter referred to as Fi.Fa) and the lien in favor of Citizens South Bank (collectively hereinafter re-ferred to as "Plaintiff in Fi.Fa.) against the Property of Mary and Ray Everett (collec-tively hereinafter referred to as Defendants in Fi.Fa.).

The Fi.Fa. was issued in the Superior Court of Towns County, Georgia, Civil Action No. 2011-SU-CV-68-MM levied on as the Property of Defendant in Fi.Fa., notice of levy and sale having been given to the Defen-dant in Fi.Fa. as required by law.

"ALL THAT TRACT OR PARCEL OF LAND IVing and being in Land Lots 114, 115, 138 and 139 of the 17th District 1st Section of Towns County Georgia and being shown as 5.10 acres, more or less on a plat of survey prepared by Bernard Gregory, County Surveyor, recorded in Plat Book 10, page 197, Towns County, Georgia records, said Plat being a part hereof and by this reference, incorporated herein." Said property having been found to be in the possession of the defendants, Mary and Ray Everett, and levied upon as the proper-ty of the defendants in accordance with the Writ of Fieri Facias stated above. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens and other superior matters of record, which may affect said property. The sale will be conducted subject to confirmation that the sale is not prohibited under the United States Bankruptcy Code. The Towns County Sheriff makes no warranties whatsoever as to the above described Property. The Sheriff reserves the right to reject any and all bids made, regardless of the amount, for the purchase of the above described Property. Purchaser shall pay all costs in connection with the sale. Citizens South Bank, as atwhile the safe of the source source bank, as ac-torney in fact for Mary & Ray Everett, S. Ho-wick, Howick, Westfall, McBryan & Kaplan, 3101 Towercreek Pkwy, Suite 600, Atlanta, GA 30339 (678) 384-7000. File 5119-16

This property is conveyed together with and subject to a non-exclusive perpetual easement for ingress, egress and utilities, 50 feet in width, along Brasstown Lane as shown on the above referred to plat of survey.

The property is conveyed subject to protec-tive covenants and restrictions pertaining to Old Brasstown Estates as recorded in Deed Book 243, Page 731, and as amended in Deed Book 324, Page 395, Towns County, Georgia records."

The debt secured by said Deed to Secure Debt, has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the note and Deed to Secure Debt. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt, and by law, in cluding attorneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to any outstanding ad valorem taxes, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and matters of record superior to the to Secure Debt, first set out abo The individual or entity that has full au-

thority to negotiate, amend, and modify all terms of the mortgage with the debtor is Tim Brock of Citizens South Bank, 10 Highway 515, Blairsville, GA 30512; (706) 781-3166. Please understand that the se cured creditor is not required to negotiate amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Richard Namon, Jr. and Marta Mari Detuya, or a tenant or tenants. Any person who occupies the property pursu-ant to a bona fine lease or tenancy may have additional rights pursuant to the fed eral Protecting Tenants at Foreclosure Act of 2009

Citizens South Bank, successor in interest to Bank of Hiawassee, as attorney in fact for Richard Namon, Jr. and Marta Mari Detuya.

Bruce L. Ferguson

Bruce L. Ferguson, P.C. 150 S. Main Street, Ste. D

Hiawassee, GA 30546 (706)-896-9600

THIS LAW FIRM IS ATTEMPTING TO COL LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE T(Aug8,15,22,29)B

TOWNS COUNTY SEPTEMBER 2012 TAX SALE SHERIFF'S SALE BRUCE ROGERS EX-OFFICIO SHERIFF STATE OF GEORGIA **COUNTY OF TOWNS**

Under and by virtue of certain tax Fi.Fa.'s issued by the Tax Commissioner of Towns County, Georgia, in favor of the State of Georgia and County of Towns against the County, following named persons and the property as described immediately below their respective name(s).

There will be sold for cash or certified funds at public outcry, before the Court-house door in Hiawassee, Towns County, Georgia, between the legal hours of sale, on the first Tuesday in September 2012, the same September 4, 2012.

The following property will be sold be-tween the legal hours of sale, 10:00 AM and 4:00 PM. The below listed and described properties, or as much thereof as will sat-isfy the State and County tax execution on the respective individual and property. The properties hereinafter described have been levied on as the property of the per-sons whose names immediately precede the property description. Each of the re-spective parcels of property are located in Towns County, State of Georgia. The years for which said Fi.Fa.'s are issued and levied are stated below the name of the owner in each case.

This is a buyer beware sale and all property will be sold as is. The Tax Commi makes no warranty, neither expressed nor implied, as to title, and all properties are subject to all recorded covenants, easements, and right of ways. Properties are sold under the power of a tax sale deed with specific rights of redemption.

Each defendant and tenant in possession, if applicable, has been notified of levy time and place of sale. Purchaser shall pay for title, all transfer cost, all taxes, advertising cost and recording fees. Pursuant to Geor-gia Law, payment will be required within one (1) hour of the completion of the tax sale. In the event a bid is not properly paid, the property shall be re-offered at 2:00 PM on the day of the sale, or the following day that being September 5, 2012.

49, 17th Land District, 1st Section, being 0.751 acres, more or less, shown in Plat Book 27, Page 115, described in Deed Book 214, Page 744. Tax Vears Due: 2002-2010 File #- 53 Map/Parcel Number: 18-27F Defendant(s) in FiFa Current Property Owner: same as Defendant(s) in FiFa

Reference Deed: 204/396

Property Description: All and only that parcel of land designated as Tax Parcel 18-27F, in Towns County, Georgia, Land Lot 49, 17th Land District, 1st Section, being 0.634 acres, more or less, shown in Plat Book 24, Page 299, described in Deed Book 204, Page 396, known as 3921 US Highway 76 West.

Tax Years Due: 2002-2010 File #- 56

Map/Parcel Number: 51A-137 Defendant(s) in FiFa: Willis, Susan B & Stacy Buttrill Anderson

Current Property Owner: same as Defendant(s) in FiFa

Reference Deed: 322/574 Property Description: All and only that

Property Description: All and only that parcel of land designated as Tax Parcel 51A-137, in Towns County, Georgia, Land Lot 52, 19th District, 1st Section, contain-ing 3.217 acres, more or less, as shown in Plat Book 4, Page 233, described in Deed Book 322, Page 574.

Tax Years Due: 2005-2010 File #- 61

Man/Parcel Number: 19B-225A

Defendant(s) in FiFa: Bolton, Tommy R, Estate, IN REM & JoAnna B Phillips Current Property Owner: Phillips, JoAnna B Reference Deed: 209/264

Reterence Deed: 209/264 Property Description: All and only that parcel of land designated as Tax Parcel 19B-225A, in Towns County, Georgia, Land Lot 57, 17th District, 1st Section, containing 1.18 acres, more or less, described in Deed

Book 209, Page 264. Tax Years Due: 2004-2010

T(Aug8,15,22,29)B

NOTICE OF SALE UNDER POWER **GEORGIA, TOWNS COUNTY**

By virtue of a Power of Sale contained in that certain Security Deed and Agreement from Gregory A. DeMuth to Community & Southern Bank (by virtue of that certain Assignment of Security Instruments and Other Loan Documents, filed and recorded June 9, 2010 in Deed Book 475, Page 363, TOWNS COUNTY, Georgia Records, as-signee of the Federal Deposit Insurance Signee of the rederal beposit insurance Corporation in receivership of Appalachian Community Bank) ("Community & South-ern Bank"), dated June 2, 2009, filed and recorded June 23, 2009 in Deed Book 457, Page 755 Towns County, Coarris Records Page 755, Towns County, Georgia Records (as amended, modified, or revised from time to time, "Security Deed"), said Securi-ty Deed having been given to secure a Note in the original principal amount of ONE HUNDRED SEVENTY-FIVE THOUSAND FOUR HUNDRED THIRTY-NINE AND 00/100THS DOLLARS (\$175,439.00) (as amended, nodified, or revised from time to time, the Note"), with interest thereon as provided for therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of TOWNS COUNTY, Georgia, within the legal hours for sale on the first Tuesday in September, 2012, all property described in said Security Deed, including, but not limited to, declarant's rights, if any, and, without limitation, the following described property (or so much thereof as has not, as of said first Tuesday, duly executed and recorded instrumen previously been released from the lien of the Security Deed):

ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN THE 17TH DISTRICT, 1ST SECTION, LAND LOT 119 OF TOWNS COUN-TY, GEORGIA, AND BEING LOT 13 OF SUNSET ESTATES SUBDIVISION, CONTAINING 0.347 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY LANDTECH SERVICES INC., DATED JANUARY 27, 2006, AND RE-CORDED IN TOWNS COUNTY RECORDS IN PLAT BOOK 35, PAGE 292. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DE-SCRIPTION OF THE ABOVE DESCRIBED PROPERTY.

The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including, but not limited to, the nonpayment of the indebted-ness as and when due. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys' fees

and other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by inspection of the property; any outstanding taxes, including, but not limited to, ad valorem taxes, which constitute liens upon said property: special assessments; and all outstanding bills for public utilities which constitute liens upon said property: To the best of the knowledge and belief of the undersigned, the party in possession of the property is Gregory A. DeMuth or tenant(s).

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the United States Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed, Community & Southern Bank and its counsel are acting as debt collectors. Any information obtained Community & Southern Bank as Attorney-in-Fact for Gregory A. DeMuth Contact: Guillermo Todd, Esq. Busch, Slipakoff & Schuh, LLP 3330 Cumberland Boulevard, Suite 300 Atlanta, Georgia 30339 Telephone (770) 790-3550 T(Aug8,15,22,29)B

To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is SHANNON JANENE HOGSED AND BRANDON SCOTT WOCCED or temptical

HOGSED, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security

The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Lender Contact: StateBridge, Loss Mitigation Dept., 4600 S. Syracuse Street, Suite 700, Denver, CO 80237 Telephone Number: 720-931-6204 SFR VENTURE 2011-1, LLC se Attorney in Eact for

as Attorney in Fact for SHANNON JANENE HOGSED AND BRANDON SCOTT HOGSED

SCUIT HUGSED THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-DOCT POSE.

Attorney Contact: Rubin Lublin, LLC, 3740 Davinci Court, Suite 400, Norcross, GA 30092

30092 Telephone Number: (877) 813-0992 Case No. SBC-12-08713-0001 Ad Run Dates 08/08/2012, 08/15/2012, 08/22/2012, 08/22/2012

www.rubinlublin.com/property-listings.

php T(Aug8,15,22,29)B Attorney in Fact for Margie Johnson and Sammy Johnson

McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

VWW.IntcludyCandiel.com Towns County Herald Publication Dates:08-09-2012, 08-16-2012, 08-23-2012, 08-30-2012 File No. 11-11714 / CONV/ajackson THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION ORTAINED WILL DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

T(Aug8 15 22 29)B

A Khodr A. Khodr Aldridge Connors, LLP, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. THIS LAW FIRM MAY BE ACTING AS A DEBT

COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1031-67512 T(Aug8,15,22,29)E

File #- 3 Map/Parcel Number: YH02-46

Defendant(s) in FiFa: Bridges, Jessie Hazel (aka Mrs Jessie Hazel Bridges), Estate, IN REM, All Heirs Known & Unknown

Current Property Owner: same as Defendant(s) in FiFa Reference Deed: N1/269

Property Description: All and only that parcel of land designated as Tax Parcel YH02-46, in Towns County, Georgia, Land

Lot 135, 17th District, 1st Section, de-scribed in Deed Book N1, Page 269, known as 5258 Walker Street. Tax Years Due: 2004-2010

Map/Parcel Number: 16-64 Defendant(s) in FiFa: Brown, James Current Property Owner: sam Defendant(s) in FiFa same as

Reference Deed: 61/80 Property Description: All and only that parcel of land designated as Tax Parcel 16-64, in Towns County, Georgia, Land Lot 155, 17th District, 1st Section, containing 9.60 acres, more or less, as shown in Plat Book 5, Page 98, described in Deed Book

61, Page 80 Tax Years Due: 2005-2011

File #- 5

File #- 5 Map/Parcel Number: 16-61 Defendant(s) in FiFa: Brown, James Harmon (2005-2009); William Whitfield (2010-2011) Current Property Same as Defendant(s) in Fifa

Reference Deed: 98/293; 466/166 Property Description: All and only that parcel of land designated as Tax Parcel 16-61, in Towns County, Georgia, Land Lot 154, 17th District, 1st Section, containing 1.372 acres, more or less, as shown in Plat Book 31, Page 56, described in Deed Book 466, Page 166. Tax Years Due: 2005-2011

File #- 6

Map/Parcel Number: 31C-79 Defendant(s) in FiFa: Burrell, Aaron

Current Property Owner: Defendant(s) in FiFa Reference Deed: 167/607 same as

Reterence Deed: 167/607 Property Description: All and only that parcel of land designated as Tax Parcel 31C-79, in Towns County, Georgia, Land Lot 152, 18th Land District, 1st Section, being Lot 1, Shadow Mountain Subdivision, shown in Plat Book 6, Page 277, described in Deed Book 167, Page 607, known as 1151 Shadow Mountain Drive. Tax Years Due: 2005-2011 File #- 7

File #- 7

Map/Parcel Number: 5-9 Defendant(s) in FiFa: Chase, William G, Es-tate, IN REM, All Heirs Known & Unknown Current Property Owner: same as Current Property Defendant(s) in FiFa

Reference Deed: 92/16 Property Description: All and only that parcel of land designated as Tax Parcel 5-9, in Towns County, Georgia, Land Lot 141, 17th District, 1st Section, containing 6.74 acres, more or less, described in Deed Book 92, Page 16. Tax Years Due: 2003-2011